

Figure 1

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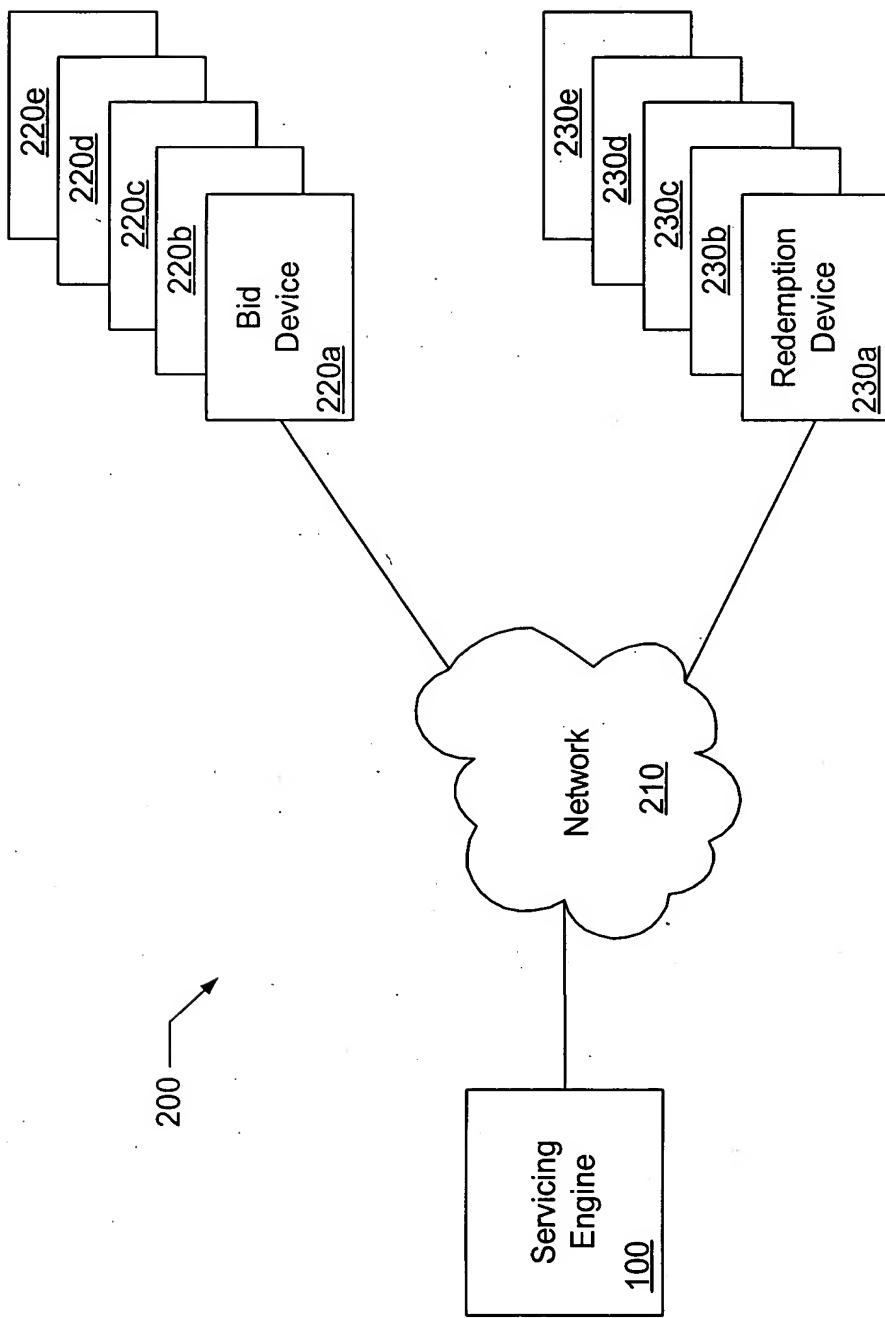


Figure 2

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Application No.: 10/645,722

Applicant: Ken Algiene

Title: SYSTEMS AND METHODS FOR DIRECTING ELECTIVE
ACCOUNT BALANCES

Sheet 3 of 7 (Replacement Drawing)

<u>Employee ID</u>	<u>Accrued Balance</u>	<u>Redeemed Amount</u>	<u>Elective Balance</u>	<u>Category Selections</u>	<u>Category Allocation</u>	<u>Bid Premium</u>	<u>Redemption Balance</u>
Employee A <u>311</u>	1000	600	400	Category A <u>341</u>	20	100	80 <u>381</u>
Employee B <u>312</u>	<u>321</u>	<u>331</u>	<u>342</u>	Category A <u>341</u>	80	135	432 <u>382</u>
Employee C <u>313</u>	<u>467</u>	<u>322</u>	<u>467</u>	Category A <u>342</u>	100	100	0 <u>383</u>
Employee D <u>314</u>	10877	1877	9000	Category A <u>343</u>	50	100	4500 <u>384</u>
Employee E <u>315</u>				Category C <u>343</u>	10	110	990 <u>385</u>
Employee F <u>316</u>				Category D <u>344</u>	20	121	2178 <u>386</u>
Employee G <u>317</u>				Category E <u>344</u>	15	105	1417 <u>387</u>
				Category F <u>344</u>	5	150	675 <u>388</u>
				Category G <u>344</u>	30	200	2100 <u>389</u>
				Category A <u>345</u>	100	100	100 <u>390</u>
				Category A <u>346</u>	80	100	0 <u>391</u>
				Category C <u>347</u>	20	110	0 <u>392</u>
				Category D <u>347</u>	100	121	726 <u>393</u>

Figure 3

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	Redeemable Benefit	
430 ↘		Category B Logon ↗ 410
440 ↘ Total Elective Balance	13600	Total Redeemed Amount ↗ 435
445 ↘ Category A Allocation	4680	Actual Redemption % ↗ 442
450 ↘ Category B Allocation	320	Actual Redemption % ↗ 447
455 ↘ Category C Allocation	900	Actual Redemption % ↗ 452
460 ↘ Category D Allocation	2400	Actual Redemption % ↗ 457
465 ↘ Category E Allocation	2575	Actual Redemption % ↗ 462
470 ↘ Category F Allocation	1675	Actual Redemption % ↗ 467
475 ↘ Category G Allocation	1050	Actual Redemption % ↗ 472
		New Category B Premium ↗ 420

Figure 4

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500 →

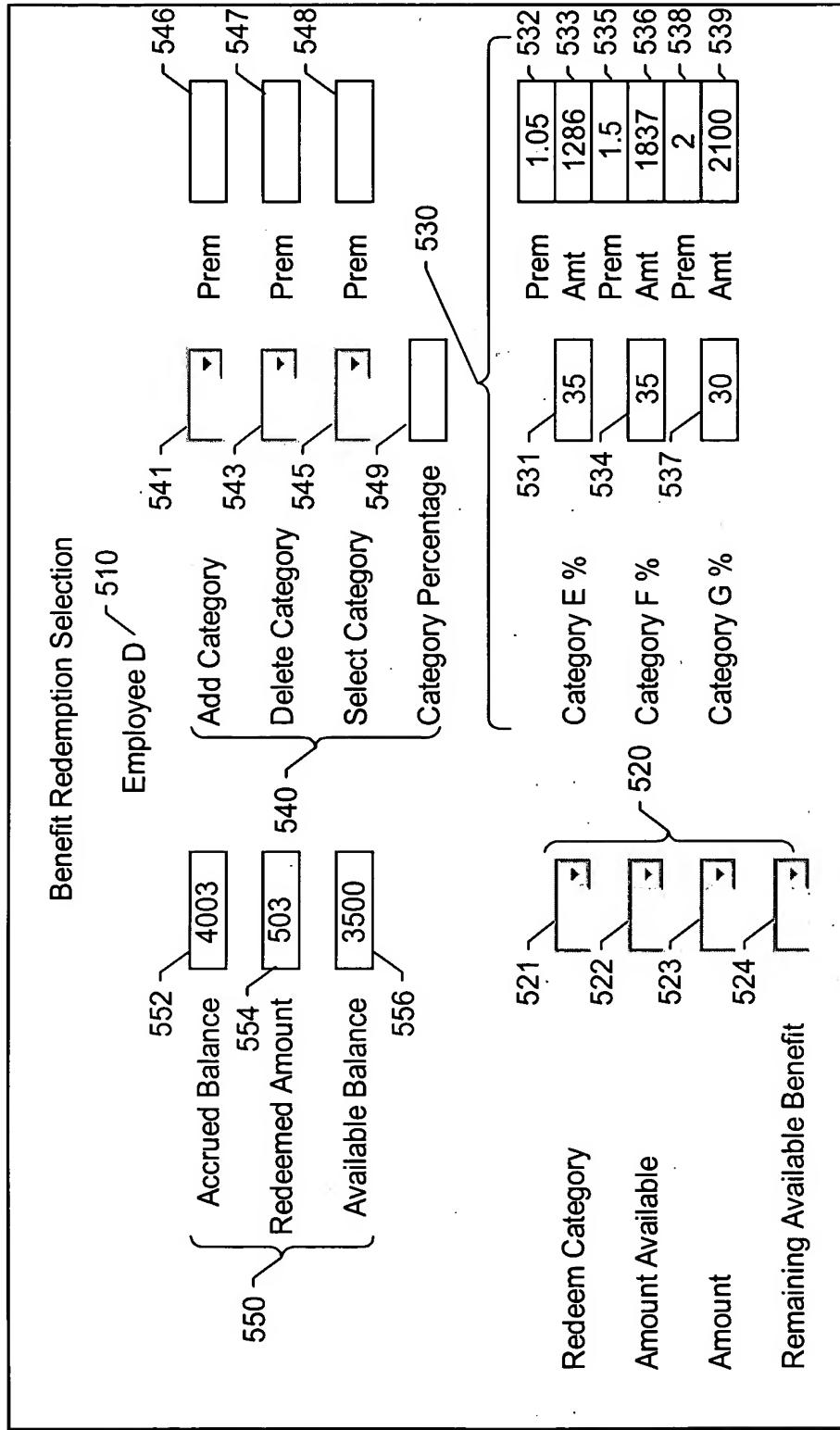


Figure 5

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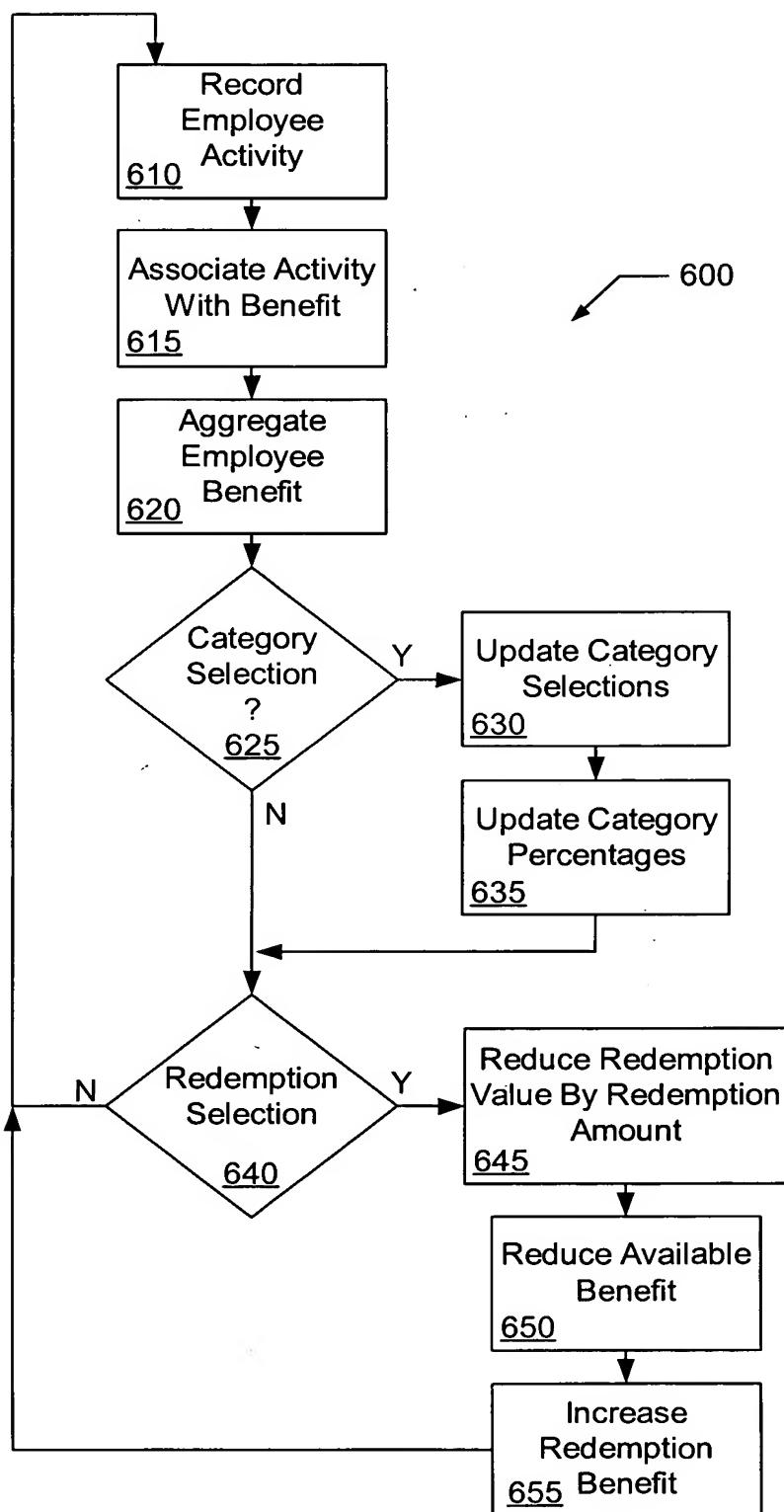


Figure 6

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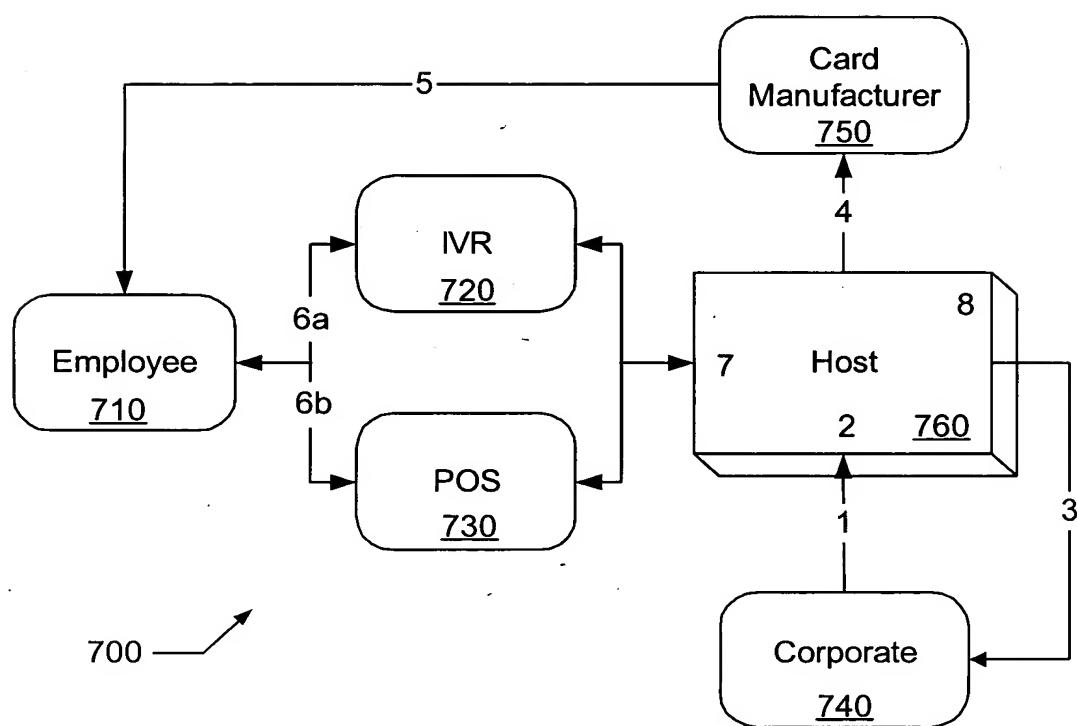


Figure 7